Case 23-20349-JAD Doc 28 Filed 03/29/23 Entered 03/30/23 00:26:23 Desc Imaged Certificate of Notice Page 1 of 6

Information to identify the case:					
Debtor 1:	Timothy Pattakos	Social Security number or ITIN:	xxx-xx-8087		
	First Name Middle Name Last Name	EIN:			
Debtor 2:	Julie E. Pattakos	Social Security number or ITIN:	xxx-xx-2787		
(Spouse, if filing)	First Name Middle Name Last Name				
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	2/17/23	
Case number:	23-20349-JAD				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Timothy Pattakos	Julie E. Pattakos
2.	All other names used in the last 8 years	aka Timothy M Pattakos Sr.	
3.	Address	311 East Edgewood Avenue Trafford, PA 15085	311 East Edgewood Avenue Trafford, PA 15085
4.	Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412–235–1721 Email: ecf@westernpabankruptcy.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700
			Date: 3/27/23

For more information, see page 2

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Debtor Timothy Pattakos and Julie E. Pattakos

Official Form 309I

Case number 23-20349-JAD

Meeting of creditors Location: remotely by the Trustee via Zoom, how to Debtors must attend the meeting to April 24, 2023 at 09:00 AM participate:goto www.ch13pitt.com, be questioned under oath. In a joint meetings@chapter13trusteewdpa.com case, both spouses must attend. The meeting may be continued or adjourned to a later date. If Creditors may attend, but are not so, the date will be on the court docket. required to do so. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 6/23/23 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 4/28/23 (except governmental units): Deadline for governmental units to file a proof of Filing deadline: 8/16/23 claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing_proof_claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 9. Filing of plan, objections 13 trustee and will be held immediately following the meeting of creditors on: 4/24/23 at 09:00 AM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com and hearing Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections** to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors. Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law 12. Exempt property does not authorize an exemption that debtors claimed, you may file an objection by the deadline. Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan 13. Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-20349-JAD Timothy Pattakos Chapter 13

Julie E. Pattakos Debtors

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 4
Date Rcvd: Mar 27, 2023 Form ID: 309iPGH Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS
 - regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2023:

Recip ID db/jdb	Recipient Name and Address + Timothy Pattakos, Julie E. Pattakos, 311 East Edgewood Avenue, Trafford, PA 15085-1543
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15584679	+ PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17108-0788
15572233	Peoples Gas, c/o GRB, Frick Building, Pittsburgh, PA 15219
15572237	+ U.S. Department of Housing and Urban Dev, 100 Penn Square East 11th Floor, Philadelphia, PA 19107-3325

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

	Standard Time.			
	Recip ID	Notice Type: Email Address Email/Text: ecf@westernpabankruptcy.com	Date/Time	Recipient Name and Address
aty	aty	Email/Text. ect@westempabankruptcy.com	Mar 27 2023 23:43:00	Lawrence W. Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
	tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Mar 27 2023 23:43:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
	smg	EDI: PENNDEPTREV	Mar 28 2023 03:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
	smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 27 2023 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
	smg	EDI: PENNDEPTREV	Mar 28 2023 03:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
	smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 27 2023 23:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
	ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Mar 27 2023 23:43:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
	cr	+ Email/Text: jdryer@bernsteinlaw.com	Mar 27 2023 23:43:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
	cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 27 2023 23:43:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753

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District/off: 0315-2

Form ID: 309iPGH Total Noticed: 40 Date Rcvd: Mar 27, 2023 15584664 Email/Text: cfcbackoffice@contfinco.com Mar 27 2023 23:43:00 Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808 15584663 + Email/Text: tvincequerra@chromefcu.org Mar 27 2023 23:44:00 Chrome FCU, Attn: Bankruptcy, Po Box 658, Canonburg, PA 15317-0658 Email/Text: ebnnotifications@creditacceptance.com 15584665 Mar 27 2023 23:43:00 Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331 15584666 + Email/PDF: creditonebknotifications@resurgent.com Credit One Bank, Attn: Bankruptcy Department, Mar 27 2023 23:55:13 Po Box 98873, Las Vegas, NV 89193-8873 15572228 + Email/Text: kburkley@bernsteinlaw.com Mar 27 2023 23:44:00 Duquesne Light, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 15584668 + EDI: PHINGENESIS Mar 28 2023 03:42:00 Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401 EDI: IRS.COM 15584670 Mar 28 2023 03:42:00 Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230 Email/Text: ktramble@lendmarkfinancial.com 15572229 Mar 27 2023 23:43:00 Lendmark Financial Ser, 2118 Usher Street NW, Covington, GA 30014 ^ MEBN 15584672 Mar 27 2023 23:40:24 Lendmark, Attn: Bankruptcy, 1735 North Brown Rd, Ste 300, Lawrenceville, GA 30043-8228 15572230 Email/PDF: resurgentbknotifications@resurgent.com Mar 27 2023 23:55:13 Lvnv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 15584675 Email/Text: nsm_bk_notices@mrcooper.com Mar 27 2023 23:43:00 Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098 15584676 + Email/Text: nsm_bk_notices@mrcooper.com Mar 27 2023 23:43:00 Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098 15572231 Email/Text: nsm_bk_notices@mrcooper.com Mar 27 2023 23:43:00 Nationstar Mortgage, PO Box 619096, Dallas, TX 15584678 + EDI: AGFINANCE.COM OneMain Financial, Attn: Bankruptcy, Po Box Mar 28 2023 03:42:00 3251, Evansville, IN 47731-3251 15572232 Email/Text: perituspendrick@peritusservices.com Mar 27 2023 23:43:00 Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO Box 141419, Irving, TX 75014 15584662 Email/Text: Bankruptcy.Notices@pnc.com BBVA, Attn: Bankruptcy, 5 South 20th St, Mar 27 2023 23:43:00 Birmingham, AL 35233 15572234 Email/Text: Bankruptcy.Notices@pnc.com Mar 27 2023 23:43:00 PNC Bank NA, PO BOX 94982, Cleveland, OH 44101 15576655 + Email/Text: ebnpeoples@grblaw.com Mar 27 2023 23:43:00 Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 15572235 + EDI: Q3G.COM Mar 28 2023 03:42:00 Quantum3, PO Box 788, Kirkland, WA 98083-0788 15577985 EDI: Q3G.COM Mar 28 2023 03:42:00 Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788 15572236 Email/PDF: RACBANKRUPTCY@BBANDT.COM Mar 27 2023 23:55:13 REGIONAL Acceptance Corp, PO Box 1847, Wilson, NC 27894-1847 + Email/PDF: RACBANKRUPTCY@BBANDT.COM 15584685 Regional Acceptance Corp, Attn: Bankruptcy, Mar 27 2023 23:55:13 1424 East Fire Tower Road, Greenville, NC 27858-4105 15584686 + EDI: TCISOLUTIONS.COM Mar 28 2023 03:42:00 Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD

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Date Rcvd: Mar 27, 2023 Form ID: 309iPGH Total Noticed: 40

57118-5710 15584689 Email/Text: bk@carhop.com

Mar 27 2023 23:43:00 Universal Acceptance/Car Hop Financing, Attn:

Bankruptcy Dept, Po Box 398104, Edina, MN

55439

15573274 Email/PDF: OGCRegionIIIBankruptcy@hud.gov
Mar 27 2023 23:55:23 U.S. Department of Housing and Urban

Development, 100 Penn Square East, Philadelphia,

PA 19107

+ Email/Text: BANKRUPTCY@UNITEDAUTOCREDIT.NET

Mar 27 2023 23:43:00 United Auto Credit Co, Attn: Bankruptcy, Po Box

163049, Fort Worth, TX 76161-3049

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
15584667	*+	Duquesne Light, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15584671	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15584669	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
15584673	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court:, Lendmark Financial Ser, 2118 Usher Street NW, Covington, GA 30014
15584674	*+	Lvnv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15584677	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage, PO Box 619096, Dallas, TX 75261
15584680	*P++	PERITUS PORTFOLIO SERVICES II LLC, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO Box 141419, Irving, TX 75014
15584682	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank NA, PO BOX 94982, Cleveland, OH 44101
15584681	*	Peoples Gas, c/o GRB, Frick Building, Pittsburgh, PA 15219
15584683	*+	Quantum3, PO Box 788, Kirkland, WA 98083-0788
15584684	*+	REGIONAL Acceptance Corp, PO Box 1847, Wilson, NC 27894-1847
15584687	*+	U.S. Department of Housing and Urban Dev, 100 Penn Square East 11th Floor, Philadelphia, PA 19107-3325

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2023 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmllawgroup.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

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Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Lawrence W. Willis

on behalf of Joint Debtor Julie E. Pattakos ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence W. Willis

on behalf of Debtor Timothy Pattakos ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7